

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Currently Amended) A method for conducting cashless transactions, comprising ~~the steps of~~:

receiving, at a first network device associated with a seller, information identifying a product intended to be purchased at a purchase price by a purchaser, the purchase price to be paid by a transfer to the seller of funds on deposit in or credited to an account of the purchaser, the identity of the purchaser account being unknown to the seller;

transmitting over a network, from a third network device associated with the purchaser to a second network device associated with a financial institute at which the purchaser account is maintained, an authorization of the purchaser to pay the purchase price ~~for the identified product~~ through the transfer to the seller of the funds from the purchaser account;

determining if the funds in the purchaser account are sufficient with respect to the purchase price; and

transmitting over the network, from the second network device to the first network device, an authorization of the financial institute for the seller to proceed with

delivery of the identified product, the authorization being transmitted only if the funds are determined to be sufficient.

Claim 2 (Currently Amended) A method according to claim 1, further comprising ~~the step of:~~:

transmitting over the network, from ~~at the~~ third network device associated with the purchaser to the first network site, the information identifying the product intended to be purchased.

Claim 3 (Currently Amended) A method according to claim 2, wherein the information is first information and the transmitted first information further identifies the purchaser and that the payment of the purchase price will be by the transfer of the funds from the purchaser account unknown to the seller, and further comprising ~~the steps of:~~:

transmitting over the network, from the first network device to the third network device, second information identifying a plurality of products available for purchase, a plurality of purchase prices each associated with a respective one of the plurality of products, and a plurality of payment options including (i) payment by the transfer to the seller of the funds and (ii) payment by at least one of credit card and debit card;

selecting, at the third network device, (i) the product to be purchased from the plurality of products and (ii) the payment of the purchase price by the transfer of the funds from the plurality of payment options; and

transmitting over the network, from and the third network device to the second network device, third information identifying the product to be purchased, the purchase price of the product, and the purchaser.

Claim 4 (Cancelled)

Claim 5 (Previously Presented) A method according to claim 3, wherein:
the third information is only transmitted responsive to the selecting the payment of the purchase price by the transfer of the funds.

Claim 6 (Currently Amended) A method according to claim 3, further comprising
~~the step of:~~

automatically establishing a hyperlink to the second network device for transmission of the third information after the selecting of payment of the purchase price by the transfer of the funds.

Claim 7 (Currently Amended) A method according to claim 3, further comprising
~~the steps of:~~

transmitting over the network, from the first network device to the second network device, a notice of delivery of the identified product to the purchaser; and directing the transfer of the funds to the seller responsive to receipt of the notice of delivery at the second network device.

Claim 8 (Previously Presented) A method according to claim 1, wherein the method is performed in real time and the network is the Internet.

Claim 9 (Currently Amended) A system for conducting cashless transactions, comprising:

a communications network;

a first network device, associated with a seller, configured to receive information identifying a product intended to be purchased at a purchase price by a purchaser, the purchase price to be paid by a transfer to the seller of funds from an account of the purchaser, the identity of the purchaser account being unknown to the seller;

a second network device, associated with a financial institute at which the purchaser account is maintained, configured to receive, via the network, an authorization of the purchaser to pay the purchase price for the identified product by the transfer of the funds, to determine if the funds are sufficient with respect to the purchase price, and to transmit, to the first network device via the network, an authorization for the seller to proceed with delivery of the identified product if the funds are determined to be sufficient; and

a third network device, associated with the purchaser, configured to transmit, to the second network device via the network, the authorization of the purchaser.

Claim 10 (Currently Amended) A system according to claim 9, further comprising:

~~the third network device, associated with the purchaser, is~~ configured to transmit, to the first network device via the network, the information identifying the product intended to be purchased.

Claim 11 (Currently Amended) A system according to claim 10, wherein:

the information is first information and the first information further identifies the purchaser and an intention of the purchaser to pay the purchase price by the transfer of the funds;

the first network device is further configured to transmit, to the third network device via the network, second information identifying a plurality of products available for purchase, a plurality of purchase prices each associated with a respective one of the plurality of products, and a plurality of payment options including (i) payment by the transfer of the funds and (ii) payment by at least one of credit card and debit card;

the third network device is further configured to receive first input from the purchaser representing a selection of the product intended to be purchased from the plurality of products, to receive second input from the purchaser representing a selection of the payment of the purchase price by the transfer of the funds from the plurality of payment options, and to transmit, to the second network device via the

network, third information identifying the product intended to be purchased, the purchase price of the product, and the intended purchaser.

Claim 12 (Cancelled)

Claim 13 (Previously Presented) A system according to claim 11, wherein the third network device includes an input device for receiving the first input and the second input.

Claim 14 (Previously Presented) A system according to claim 11, wherein: the third network device is further configured to transmit, to the second network device via the network, the third information responsive only to receiving the second input.

Claim 15 (Previously Presented) A system according to claim 11, wherein: the third network device is further configured to automatically establish a hyperlink to the second network device via the network for transmission of the third information responsive to receipt of the second input.

Claim 16 (Currently Amended) A system according to claim 11, wherein: the first network device is further configured to transmit, to the second network device via the network, a notice of delivery of the identified product; and

the second network device is further configured to transmit, via the network, a directive to transfer the funds responsive to receipt of the notice of delivery.

Claim 17 (Previously Presented) A system according to claim 9, wherein the network is the Internet and the system operates in real time.

Claim 18 (Currently Amended) An article of manufacture for conducting cashless transactions over a network having a plurality of network stations, comprising:
a computer readable storage medium; and
computer programming stored on the storage medium, wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:
generate a signal to establish a first network communications link, with a first network station associated with a seller;
receive from the first network station, via the first network communications link, first information identifying a plurality of products available for purchase from the seller, a plurality of purchase prices each associated with a respective one of the plurality of products, and a plurality of payment options including (i) payment of the purchase price by a transfer to the seller of funds from an account of a purchaser and (ii) payment by at least one of credit card and debit card;
display the first information;

receive first inputs from the purchaser selecting a product from the plurality of products and a payment of the purchase price by the transfer of the funds from the plurality of payment options;

automatically generate, responsive only to the selection of the payment of the purchase price by the transfer of the funds, a signal to establish a second network communications link with a second network station associated with a financial institute with which the account is maintained;

transmit to the first network station, via the first network communications link, second information identifying the selected product, and the identity of the purchaser, without identifying the account;

transmit to the second network station, via the second network communications link, third information identifying the selected product, the purchase price of the selected product, and the identity of the purchaser;

~~receive from the second network station, via the second network communications link, a request to approve payment of the purchase price by the transfer by the financial institute to the seller of the funds;~~

~~receive second inputs from the purchaser approving payment of the purchase price for the selected product by the transfer by the financial institute to the seller of the funds;~~

transmit to the second network station, via the second network communications link, fourth information representing the purchaser approval of the payment of the

purchase price for the selected product by the transfer by the financial institute to the seller of the funds; and

receive, via the second network communications link, fifth information representing an account statement indicating that the funds have been transferred from the account by the financial institute to the seller in payment of the purchase price of the selected product; and

display the fifth information.

Claim 19 (Currently Amended) An article of manufacture according to claim 18, wherein each of the network communication links is an Internet communication link and the second network communications link is established by a hyperlink.

Claim 20 (Currently Amended) An article of manufacture according to claim 18, wherein the first network communications link is a relatively ~~unsecure~~insecure communication link and the second network communications link is a relatively secure communications link.

Claim 21 (Currently Amended) An article of manufacture for conducting cashless transactions over a network having a plurality of network stations, comprising:
a computer readable storage medium; and

computer programming stored on the storage medium; wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

receive, via the network, information identifying a product, a purchase price of ~~the~~ a product, ~~an~~ identity of a seller of the product, and ~~an~~ identity of a purchaser intending to purchase the product by payment of the purchase price through a transfer by a financial institute to the seller of funds from an account of the purchaser maintained with the financial institute, the account being unidentified to the seller;

transmit to a first network station, via the network, a request for purchaser approval of the payment of the purchase price through the transfer by the financial institute to the seller of the funds;

receive from the first network station, via the network, the purchaser approval of the payment;

determine if the funds are sufficient with respect to the purchase price; and

transmit to a second network station, via the network, an authorization of the financial institute to proceed with a sale to the purchaser of the product after the funds are determined to be sufficient and the purchaser approval is received;

transmit a direction to transfer the funds in payment of the purchase price of the product; and

transmit to the first network station, via the network, an account statement indicating the funds have been transferred in payment of the purchase price of the product.

Claim 22 (Previously Presented) An article of manufacture according to claim 21, wherein the network is the Internet.

Claim 23 (Currently Amended) An article of manufacture according to claim 21, wherein communications transmitted to and received from the first network station via the network are relatively secure communications and communications transmitted to and received from the second network station via the network are relatively unsecureinsecure communications.

Claim 24 (Currently Amended) A method for conducting cashless transactions, comprising:

transmitting, from a first network device representing a seller to a second network device representing a purchaser, information identifying a product available for purchase, a purchase price of the product, and a plurality of payment options including payment by a first form of payment and payment by a second form of payment different than the first form of payment;

selecting one of the plurality of payment options at the second network device;

transmitting, from the second network device to a third network device representing a financial institute, the information identifying the product to be purchased and the purchase price of the product, only if the payment of the purchase price by the first form of payment is selected; and

transmitting, from the third network device, an authorization of the financial institute for the seller to proceed with delivery of the identified product to the purchaser, responsive to the information transmitted from the second network device to the third network device.

Claim 25 (Previously Presented) A method according to claim 24, wherein the authorization of the financial institute is transmitted from the third network device to the first network device.

Claim 26 (Currently Amended) A method according to claim 25, further comprising:

transmitting, from the third network device to the first network device, the information identifying ~~the product to be purchased and~~ the purchase price of the product in conjunction with the transmission of the authorization of the financial institute.

Claim 27 (Currently Amended) A method according to claim 24, wherein the first form of payment is a transfer of funds on deposit in or credited to an account of the

purchaser, the identity of the account being unknown to the seller, and further comprising:

transmitting, from the third network device, an instruction to transfer the funds from the account to the seller in payment of the identified purchase price ~~for the identified product.~~

Claim 28 (Previously Presented) A method according to claim 27, wherein the account is maintained by the financial institute.

Claim 29 (Previously Presented) A method according to claim 24, wherein the second form of payment is one of payment by credit card and payment by debit card.

Claim 30 (Currently Amended) A method according to claim 24, further comprising:

transmitting from the second network device to the first network device, the information identifying the product to be purchased, ~~the purchase price of the product,~~ and the second form of payment, if the payment of the purchase price by the second form of payment is selected.

Claim 31 (Currently Amended) A system for conducting cashless transactions over network, comprising:

a first network device representing a seller configured to transmit information identifying a product available for purchase, a purchase price of the product, and a plurality of payment options including payment by a first form of payment and payment by a second form of payment different than the first form of payment;

a second network device representing a purchaser configured to receive the transmitted information, to select one of the plurality of payment options, and to transmit a first message only if the first form of payment is selected as the one payment option and a second message only if the second form of payment is selected as the one payment option; and

a third network device representing a financial institute;

wherein the first message is transmitted to the third network device and includes information identifying the product to be purchased and the purchase price of the product;

wherein the second message is transmitted to the first network device and includes information identifying the product to be purchased, the purchase price of the product, and the selected second form of payment;

wherein the third network device is further configured to transmit an authorization of the financial institute for the seller to proceed with delivery of the identified product to the purchaser, responsive to the transmitted first message.

Claims 32 (Withdrawn) A system according to claim 31, wherein:

the authorization of the financial institute is transmitted to the second network device; and

the second network device is further configured to transmit the authorization of the financial institute to the first network device.

Claim 33 (Withdrawn) A system according to claim 32, wherein the second network device is further configured to transmit the information identifying the product to be purchased and the purchase price of the product in conjunction with the transmission, from the second network device to the first network, of the authorization of the financial institute.

Claim 34 (Currently Amended) A system according to claim 31, wherein:
the first form of payment is a transfer of funds on deposit in or credited to an account of the purchaser;

the identity of the account is unknown to the seller; and

the third network device is further configured to transmit an instruction to transfer the funds from the account to the seller in payment of the identified purchase price for the identified product.